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PTO/SB/97 (08-03)

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Attorney Docket No. ISAA0050

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Attached to this cover-sheet please find the following documents:

1. Restriction Requirement (7 pages)

This collection of information is required by 37 CFR 1.8. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 1.8 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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FEB 28 2006

Application Serial No. 09/607,747

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Shao, et al

Serial No. : 09/607,747

Filed: 30 June 2000

Title: Enhancing Delinquent Debt Collection Using Statistical Models of Debt Historical Information and Account Events

Docket No.: ISAA0050

Art Unit: 3624

Examiner: N. Subramanian

Date: 28 February 2006

MAIL STOP - AMENDMENT

Commissioner for Patents

PO BOX 1450

Alexandria VA 22313-1450

AMENDMENT IN RESPONSE TO OFFICE ACTION

Sir:

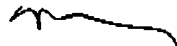
This Amendment is responsive to the Office Action, dated January 30, 2006, restricting applicant's claims for the above-identified patent application.

Election

Applicant hereby elects the species for Claims 9-27, to which Claim 1 is generic, without traverse. A listing of all claims begins on page 2 of this paper.

Applicant does not believe that filing of this Amendment will incur additional fees. However, the Commissioner is authorized to charge any fees due to the Glenn Patent Group Deposit Account No. 07-1445, Customer No. 22862. Applicant considers this document to be filed in a timely manner.

Respectfully Submitted,



Michael A. Glenn

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